

1DATA.045A



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahles ) Group Art Unit 2161  
App. No. : 10/041,765 )  
Filed : January 7, 2002 )  
For : SYSTEMS AND METHODS )  
FOR SELECTIVE USE OF )  
RISK MODELS TO PREDICT )  
FINANCIAL RISK )  
Examiner : Unknown )

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office  
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Arlington, VA 22202

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Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02

By: 

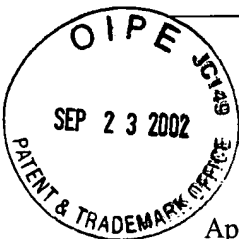
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PATENT

Case Docket No. 1DATA.045A

Date: September 18, 2002

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10-01-02



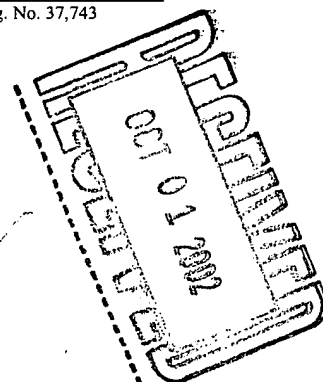
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Michael H. Trenholm, Reg. No. 37,743



TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

Dear Sir:

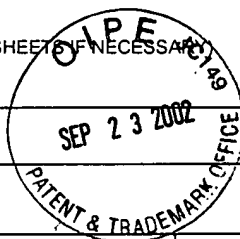
Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with five (5) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm  
Registration No. 37,743  
Attorney of Record

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.045A	APPLICATION NO. 10/041,765
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE SEVERAL SHEETS IF NECESSARY)		APPLICANT Daniel Ahles	
		FILING DATE January 7, 2002	GROUP 2161



## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,444,616	08/22/95	Nair et al.			
	2	5,848,412	12/08/98	Rowland et al.			
	3	5,930,777	07/27/99	Barber			
	4	5,991,758	11/23/99	Ellard			
	5	6,117,011	09/12/00	Lvov			
	6						
	7						

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	8							
	9							
	10							
	11							

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
	12	
	13	
	14	
	15	
	16	

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EXAMINER	DATE CONSIDERED
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